

Prepared by and Return to:
Jeanna D. Chappell - MS Bar #100489
Pierce Ledyard, P.C.
P.O. Box 161389
Mobile, AL 36616
(251) 338-1300

STATE OF MISSISSIPPI

COUNTY OF DeSoto

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 15th of August, 2007, Lois Manser, an unmarried person, executed a Deed of Trust to Emmett James House or Bill R. McLaughlin, Trustee for the use and benefit of REGIONS BANK d/b/a REGIONS MORTGAGE which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Hernando, Mississippi, in Deed of Trust Record Book 2774 at Page 294, thereof, describing the following property:

Lot 648, Section B, North One Half in DeSoto Village, subdivision, situated in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by the plat recorded in Plat Book 8, Pages 12-15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to The Secretary of Housing and Urban Development, The Department of Veteran's Affairs, an Officer of the United States of America, or whomsoever the undersigned shall

authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute Jeanna D. Chappell as Trustee in said Deed of Trust, the said Jeanna D. Chappell, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 28 day of June, 2012.

MORTGAGE

REGIONS BANK d/b/a REGIONS

BY:

Deborah L. Fly
Its Vice President

STATE OF TENNESSEE

COUNTY OF SHELBY

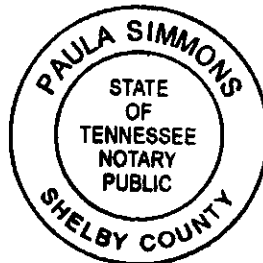
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Deborah L. Fly who acknowledged to me that she is VP of REGIONS BANK d/b/a REGIONS MORTGAGE and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of REGIONS BANK d/b/a REGIONS MORTGAGE after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 28th day of June, 2012.

Paula Simmons

NOTARY PUBLIC

My Commission Expires: MY COMMISSION EXPIRES DECEMBER 20, 2014



My Commission Expires Dec 20, 2014